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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Assignee's Docket No.: 9200

Group Art Unit: 2136

Serial No.: 10/008,222

Examiner: Brandon Hoffman

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Title: Method of Conducting

Transactions

CERTIFICATE OF MAILING

I certify that this document is addressed to Mail Stop Non-Fee Amendment, Commissioner of Patents, PO Box 1450, Alexandria, VA 22313-1450, and will be deposited with the U.S. Postal Service, first class postage prepaid, on February 17, 2005.

AMENDMENT

Honorable Commissioner of Patents and Trademarks Washington, DC 20232

Sir:

This Amendment is submitted in response to the Office Action mailed on January 21, 2005. Claims 1 - 13 are pending, and all stand rejected on grounds of anticipation, based on Horowitz.

Claims 14 - 22 are added. Any fee may be billed to Deposit Account 14 - 0225, NCR Corporation.

The Abstract has been amended, and a PROPOSED DRAWING AMENDMENT is herewith submitted, with proposed changes made in red ink.